

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

RALPH H. DEAL  
KATHY J. DEAL  
Debtor(s)

Case No. 17-70210JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/17/2017.
- 2) The plan was confirmed on 07/24/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/12/2017, 08/27/2018, 03/17/2020, 10/01/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/18/2019.
- 5) The case was completed on 04/05/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,134.00.
- 10) Amount of unsecured claims discharged without full payment: \$13,589.27.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$80,706.55
Less amount refunded to debtor	\$1,231.23

**NET RECEIPTS:** **\$79,475.32**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,329.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,667.16
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,996.16**

Attorney fees paid and disclosed by debtor: \$671.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARS NATIONAL SERVICE	Unsecured	1,455.00	NA	NA	0.00	0.00
CAMBRIA SOMERSET RADIOLOGY	Unsecured	29.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	911.00	911.55	911.55	31.78	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	413.00	413.35	413.35	14.41	0.00
CONEMAUGH EMERGENCY PHYSICI	Unsecured	148.00	NA	NA	0.00	0.00
CONEMAUGH MEMORIAL MED CNT	Unsecured	513.00	NA	NA	0.00	0.00
CONEMAUGH PHYSICIANS GROUP	Unsecured	2,144.00	NA	NA	0.00	0.00
CONEMAUGH PHYSICIANS GROUP	Unsecured	110.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	814.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,593.00	2,593.08	2,593.08	90.40	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,086.00	1,086.47	1,086.47	37.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	509.00	509.04	509.04	17.75	0.00
QUALITY ASSET RECOVERY	Unsecured	25.00	NA	NA	0.00	0.00
STONELEIGH RECOVERY ASSOC LLC	Unsecured	368.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	0.00	2,758.16	2,758.16	96.16	0.00
TOYOTA MOTOR CREDIT CORP	Secured	5,724.00	0.00	918.38	918.38	323.63
US DEPT OF AGRICULTURE (RURAL I	Secured	109,956.00	122,182.81	0.00	42,621.61	0.00
US DEPT OF AGRICULTURE (RURAL I	Secured	0.00	28,327.16	28,327.16	28,327.16	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$42,621.61	\$0.00
Mortgage Arrearage	\$28,327.16	\$28,327.16	\$0.00
Debt Secured by Vehicle	\$918.38	\$918.38	\$323.63
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$29,245.54</b>	<b>\$71,867.15</b>	<b>\$323.63</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,271.65</b>	<b>\$288.38</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,996.16</u>	
Disbursements to Creditors	<u>\$72,479.16</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$79,475.32</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/08/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.